

Remarks

Claims 1 through 21 are pending in this application.

The Office Action asserts that under 35 U.S.C. §103(a), claims 1 through 21 are unpatentable over U.S. Patent Application Publication No. 2004/0153663 to Clark in view of U.S. Patent Application Publication No. 2003/0088553 to Monteverde.

Independent claim 1 recites a method for data cleansing, including receiving at least one input address, comparing the at least one input address to at least one standard, and providing a single best address derived from the at least one input address based on the comparison.

Clark discloses a method for assessing the risk of identity theft. The method uses statistical modeling of negative and demographic data elements associated with a street address to identify suspected fraud based on the address information. The method includes analyzing socioeconomic and other demographic data associated with a specific street address when presented as an address change on an existing account or an address included on a new account application when that address is different from a reference address. The reference address may be provided by an applicant or obtained from a credit bureau. After analysis of the demographic data based on the two addresses, the data is compared for divergence and scaled to reflect a relative fraud risk.

Monteverde discloses a method for providing relevant search results based on an initial online search query made to a search engine. The method assigns search terms and Internet sites to common, pre-defined topical categories to provide the most relevant information available for any given search query.

The combination of Clark and Monteverde fails to render claim 1 obvious. The Office Action concedes that Clark does not disclose providing a single best address derived from comparing an input address to at least one standard. However, the Office Action argues that the method of Clark “has the same functionality of performing updating address file based on the addresses comparison.” This statement is not consistent with the disclosure of Clark. The Office Action points to reference numeral 84 of FIG. 2 of Clark as support for the statement. Reference numeral 84 of FIG. 2 discloses the step of updating an address velocity file, not the address itself. Clark, including FIG. 2, does not disclose providing a single best address. The address velocity file disclosed in Clark stores information relating to inquiry activity concerning both the new address and the reference addresses. When the address velocity file is updated, information relating to the frequency of inquiries is appended to the addresses. See paragraph [0222]. In other words, rather than cleansing the data by providing a **single** best address, the method of Clark retains **multiple** addresses and appends additional information to those addresses. Consequently, claim 1 is patentable over Clark.

Monteverde fails to overcome the deficiencies of Clark. The Office Action asserts that Monteverde discloses providing a single best address derived by comparing an input address with at least one standard. Applicants respectfully submit that Monteverde has nothing to do with data cleansing or providing a single best address. Monteverde instead discloses a method for providing online search results. The method determines the most popular topical category for an initial search term, and then uses statistical market research data to determine the most popular Internet sites assigned to that the category. Once the sites are organized for a particular category, the most popular category is displayed along with its assigned sites, followed by the next most popular category with its sites, and so on. See paragraph [0036]. Monteverde simply does not disclose or suggest data cleansing, receiving an input address, or comparing the input address to a standard to provide a single best address. Consequently, claim 1 is patentable over the combination of Clark and Monteverde.

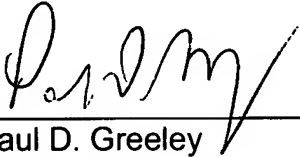
Claims 2 through 11 depend from independent claim 1 and are patentable over Clark and Monteverde for at least the reasons given above regarding claim 1.

Independent claims 12 and 20 include elements similar to those found in claim 1. Claims 12 and 20 are therefore patentable over Clark and Monteverde for at least the reasons given above regarding claim 1. Claims 13 through 19 depend from independent claim 12 and claim 21 depends from claim 20. Claims 13 through 19 and 21 are also patentable over Clark and Monteverde by virtue of their dependency from claims 12 or 20.

In view of the above, Applicants respectfully submit that all claims presented in this application are patentably distinguishable over the cited references and combination of references. Accordingly, Applicants respectfully request favorable consideration and that this application be passed to allowance.

Respectfully submitted,

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